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For: **SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILL, FINANCIAL ANALYSIS AND LOANS**

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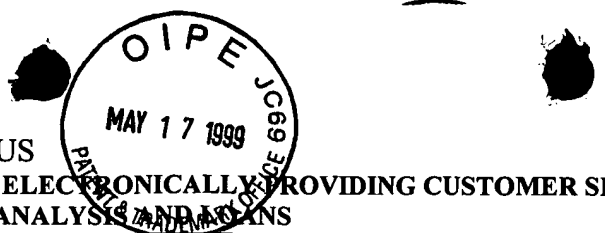
FORM PTO-1449 (Rev. 8-83)	U.S. Department of Commerce Patent and Trademark Office	Attorney Docket No. 1761100-b075803	Serial No. 09/250,711			
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		Applicant: Kight et al.	Group Art Unit: 2764			
Filing Date: February 16, 1999						
U.S. PATENT DOCUMENTS						
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
<i>pu</i>	4,947,028	08/07/90	Jonathan M. Gorog	235	381	07/19/88
<i>pu</i>	4,799,156	01/17/89	Eyal Shavit, Lester Teichner	364	401	10/01/86
<i>pu</i>	4,734,858	03/29/88	Hubert J. Schlafly	364	408	11/26/84
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<i>na</i> Malnig, Anita, "Roundup of Financial Software: Home Accountant", II Computing, Vol. 1 No. 3 P. 7413; 2186; Abr. From Microsearch AN: 86-031976						
<i>na</i> Rue, Sharon Gamble, "Electronic Checkbook", MacIntosh Buyer's Guide, P. 128/1, 5/85, Abstract from Microsearch AN: 85-028312						
<i>pu</i> Hines, Tracie Forman, "The Check is in the Modem", MacUser Vol. 1. No. 1 P. 6815; 10185 Abstract from Microsearch AN: 85-028676						
<i>pu</i> Myte Myke Business System: Order - Entry Billing", Product Literature; Abstract from Microsearch file of Orbit, AN: 87-039522;						
<i>pu</i> Home Banking: A Case Study", Robert B. Willemstad pp. 4R 55, Banker's Magazine Nov-Dec. 1984						

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R. WEINHART

9/26/99



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